

## **What is claimed is:**

**[Claim 1] What is claimed is:**

1. A method of connecting two parties in real time, the method comprising:  
  
having an Agent have a plurality of service providers;  
  
having a User initiate contact with a Service Provider; and  
  
connecting said User with said Service Provider if available.

**[Claim 2] 2. The method as described in claim 1, further comprising**  
  
generating a pop-up window with information about said Service Provider;  
  
checking to see if the Service Provider is available.

**[Claim 3] 3. The method as described in claim 2, further comprising having**  
said pop-up window prompting said User to enter their phone number to  
make said connection.

**[Claim 4] 4. The method as described in claim 2, further comprising**  
generating a message for said User in said pop-up window when said Service  
Provider is not available.

**[Claim 5]** 5. The method as described in claim 2, further comprising allowing said Service Provider to enter their hours of availability.

**[Claim 6]** 6. The method as described in claim 1, further comprising displaying said Service Provider's hours of availability within said pop-up window.

**[Claim 7]** 7. The method as described in claim 1, further comprising denying said connection if a User tries to initiate a connection during the hours said Service Provider is scheduled to be not available.

**[Claim 8]** 8. The method as described in Claim1, further comprising displaying in said pop-up window that said Service Provider is currently busy on another call if said Service Provider is currently on another system call.

**[Claim 9]** 9. The method as described in claim 1, further comprising having the system manage the transaction records for said Agent's Service Providers.

**[Claim 10]** 10. The method as described in claim 9, further including reporting said transaction records.

**[Claim 11]** 11. The method as described in claim 9, further comprising calculating the amount due to the Service Provider based on the Service Provider's transactions.

**[Claim 12]** 12. The method as described in claim 11, further comprising paying the Service Provider and the Agent the amount due based on the transactions.

**[Claim 13]** 13. The method as described in claim 1, further comprising assigning an Agent ID number to the Agent account.

**[Claim 14]** 14. The method as described in claim 1, further comprising distributing the appropriate service HTML code to the Agent for each newly registered Service Provider.

**[Claim 15]** 15. A method of connecting two parties in real time, the method comprising

assigning an Agent ID number to the Agent account;  
having an expert Service Provider enter the Agent ID when registering as a new Advisor;  
linking all Service Providers under a single Agent ID into one account information and transaction activity management interface;  
distributing the appropriate service HTML code to the Agent for each newly registered Service Provider thereby;  
enabling the Agent to readily create own Internet-based collection of specialized Service Provider and in turn, and  
connecting Users with these Service Providers for expert advice in real time via a telephone connection.

**[Claim 16]** 16. The method as described in Claim 15, further comprising displaying within a pop-up window a full list of an Agent's Service Provider's and their individual availability statuses.

**[Claim 17]** 17. The method as described in claim 15, further comprising:  
monitoring how long telephonic connections are maintained between said Users and said Service Providers; and

deducting from Users' consumer accounts the amounts based upon how long the telephonic connections are maintained.

**[Claim 18]** 18. The method as described in claim 15, further comprising: allowing for said Users to remain in effect on the website of the Agent while navigating and using the system for connecting telephonically to Service Providers, by way of a series of progressive popup windows.

**[Claim 19]** 19. The method as described in claim 15, further comprising: giving an Agent the option of self-managed payroll responsibility or, a managed payout consisting of, deducting a pre-determined Agent service fee for each transaction and distributing the Agent to fee said Agents.

**[Claim 20]** 20. The method as described in claim 15, further comprising: having recognition, across the entire database of Service Provider's telephone numbers including potentially multiple different accounts, of whether a particular Service Provider's telephone line is busy thereby; enabling a Service Provider to register and be part of numerous different Agent groups, without concern for any potential telephone connection conflict.